

Information to identify the case:

Debtor 1

Atiya K. Lamptey

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8298

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-34307-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Atiya K. Lamptey

1/16/25**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Atiya K. Lamptey
Debtor

Case No. 17-34307-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jan 16, 2025

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2025:

Recip ID	Recipient Name and Address
db	+ Atiya K. Lamptey, 174 Scobee Lane, Somerset, NJ 08873-1700
cr	Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed, c/o Gregory Funding LLC, P.O. Box 230579, Tigard, OR 97281-0579
cr	+ Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
cr	+ Sutton Funding, LLC, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
517207827	+ 1st Crd Svc, 377 Hoes Lane, Piscataway, NJ 08854-4138
517207828	+ American Collections E, 6094d Franconia Rd, Alexandria, VA 22310-4433
517222957	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517207835	+ Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
517323706	+ Quailbrook East Homeowners Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517251026	+ Quailbrook V Homeowners Assoc., c/o Town & Country Mgmt, Inc., 711 Sycamore Ave., Red Bank, NJ 07701-4921

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 16 2025 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 16 2025 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519492404	^ MEBN	Jan 16 2025 20:52:48	Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
519492405	^ MEBN	Jan 16 2025 20:52:49	Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Barclays Mortgage Trust 2021-NPL1, c/o Gregory Funding LLC 90074-2334
517207829	EDI: CAPITALONE.COM	Jan 17 2025 01:35:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517226887	Email/Text: bankruptcy@cunj.org	Jan 16 2025 20:55:00	Credit Union of New Jersey, Att: Risk Mitigation Dept, POB 7921, Ewing, NJ 08628-3010
517207830	+ EDI: CAPONEAUTO.COM	Jan 17 2025 01:35:00	Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
517262030	+ EDI: AISACG.COM	Jan 17 2025 01:35:00	Capital One Auto Finance, 4515 N Santa Fe Ave., APS, Oklahoma City, OK 73118-7901
517217109	+ EDI: AISACG.COM	Jan 17 2025 01:35:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, P.O. Box 165028, Irving, TX 75016-5028

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517256454	+ EDI: AISACG.COM	Jan 17 2025 01:35:00	Capital One Auto Finance, c/o AIS Portfolio Service, P.O. Box 4360, Houston, TX 77210-4360
517207831	+ Email/Text: bankruptcy@credencerm.com	Jan 16 2025 20:55:00	Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938
517207832	+ Email/Text: bankruptcy@conj.org	Jan 16 2025 20:55:00	Credit Union Of New Je, Po Box 7921, Ewing, NJ 08628-0921
517207833	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 16 2025 20:55:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
517207834	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 16 2025 20:55:00	Deptednelnet, 121 S 13th St, Lincoln, NE 68508-1904
517207836	+ EDI: LCIISYSTEM	Jan 17 2025 01:35:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517317550	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 16 2025 20:55:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518655070	Email/Text: mtgbk@shellpointmtg.com	Jan 16 2025 20:54:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518655069	Email/Text: mtgbk@shellpointmtg.com	Jan 16 2025 20:54:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
520452946	+ Email/Text: mtgbk@shellpointmtg.com	Jan 16 2025 20:54:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520452945	Email/Text: mtgbk@shellpointmtg.com	Jan 16 2025 20:54:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
517207837	+ Email/Text: clientservices@remexinc.com	Jan 16 2025 20:54:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517251027	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 16 2025 20:53:00	State of New Jersey, Div. of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
517207838	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 16 2025 20:55:00	Santander, Po Box 961245, Ft Worth, TX 76161-0244
517230526	+ EDI: AIS.COM	Jan 17 2025 01:35:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517236953	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 16 2025 20:55:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Quailbrook East Homeowners Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517251028	##+	McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kirsten B. Ennis	on behalf of Debtor Atiya K. Lamptey pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net,R53278@notify-prod.bestcase.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marlena S. Diaz-Cobo	on behalf of Creditor Quailbrook East Homeowners Association Inc. collections@theassociationlawyers.com
Michael R. DuPont	on behalf of Creditor Credit Union of New Jersey dupont@redbanklaw.com lori@redbanklaw.com
Robert P. Saltzman	on behalf of Creditor Barclays Mortgage Trust 2021-NPL1 Mortgage-Backed Securities, Series 2021-NPL1, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org
Shauna M Deluca	on behalf of Creditor Sutton Funding LLC sdeluca@hasbanilight.com, hllawpc@gmail.com
Shauna M Deluca	on behalf of Creditor New Residential Mortgage LLC sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor New Residential Mortgage LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Quailbrook East Homeowners Association Inc. collections@theassociationlawyers.com

TOTAL: 15